Amendments to the Specification:

On page 9 of the specification, please delete paragraph [0028] and replace with:

[0028]   In Step 312, the result of the MAC function, ~~the secure information~~ is used as ~~at least~~ part of the private transaction information requested by the vendor 206. This secure information can be inserted into the private transaction information by <u>either</u> manually sending it to the vendor by the user, or <u>having it</u> automatically transferred to the vendor through the use of any suitable method ~~, such as: a heuristic analysis of which field on a web page to put the information into; looking up the format of a particular site in an on-line directory provided by the bank or another party; or by the use of a standardized web markup~~.